



DECLARATION AND POWER OF ATTORNEY

As a sole and true inventor, I hereby declare that:

My residence, post office and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter claimed and for which a patent is sought on the invention entitled "ELECTRONIC PAYMENT RISK PROCESSING", the specification of which

☐ is attached hereto. ☒ was filed on December 28, 2000 as Application Serial No. 09/749,596 and was amended on (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is known to me to be material to patentability in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s):			Priority Claimed
<u>Number</u>	<u>Country</u>	<u>Day/Month/Year filed</u>	<u>Yes</u> <u>No</u>

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Prior U. S. Application(s):		
<u>Serial No.</u>	<u>Filing Date</u>	<u>Status: Patented, Pending, Abandoned</u>

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

I hereby appoint the following attorney(s) and/or agent(s): Alfred A. Stadnicki, Reg. No. 30,226; Peter N. Lalos, Reg. No. 19,789; Francis A. Keegan, Reg. No. 19,245; Phillip G. Avruch, Reg. No. 46,076; Ron Snider, Reg. No. 24,962 all of:

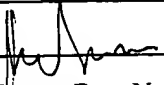
LALOS & KEEGAN
1146 Nineteenth Street, N.W.
Fifth floor
Washington, D.C. 20036-3703

with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and all future correspondence should be addressed to Alfred A. Stadnicki @ LALOS & KEEGAN, 1146 Nineteenth Street, N.W., Washington, D.C. 20036-3703

Docket No.: 3350-67
Client No.: Risk Processing



Full name of sole or first inventor: Ravi Ganesan

Inventor's signature: 

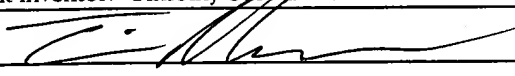
Date: 5/3/01

Residence: 5240 Blue Yarrow Run, Norcross, Georgia 30092

Citizenship: USA

Post Office Address: Same as Residence

Full name of second joint inventor: Timothy Scott Renshaw

Inventor's signature: 

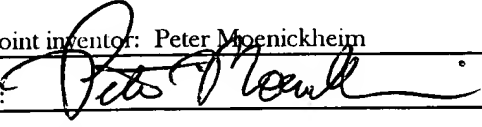
Date: 5/3/01

Residence: 2055 Lanier Heights Drive, Cumming, Georgia, 30041

Citizenship: USA

Post Office Address: Same as Residence

Full name of third joint inventor: Peter Moenickheim

Inventor's signature: 

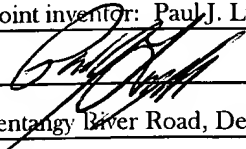
Date: 4/19/01

Residence: 5540 Caplestone Lane, Dublin, Ohio 43017

Citizenship: USA

Post Office Address: Same as Residence

Full name of fourth joint inventor: Paul J. Lyda

Inventor's signature: 

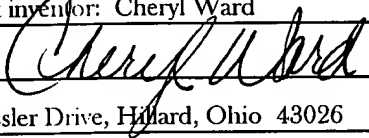
Date: 4/26/01

Residence: 5088 Olentangy River Road, Delaware, Ohio 43015

Citizenship: USA

Post Office Address: Same as Residence

Full name of fifth joint inventor: Cheryl Ward

Inventor's signature: 

Date: 4/16/01

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Post Office Address: Same as Residence

Docket No.: 3350-67
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Full name of sixth joint inventor: Peter Knight

Inventor's signature:

Date: 5-3-01

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